

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

46810
Morton & Craig LLC
William E. Craig, Esquire
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Ally Financial

In Re:

CARMEN FLORES

Page 1 of 4



Order Filed on October 9, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case number: 17-30193

Hearing Date: 9-11-18

Judge: (JNP)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF AND CO-DEBTOR RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: October 9, 2018

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Carmen Flores

Case No: 17-30193

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief and co-debtor relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Andrew Thomas Archer, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2010 Kia Forte bearing vehicle identification number KNAFU6A20A5278030.**
- 2. That the debtor’s account has arrears through August 2018 in the amount of \$2,716.78.**
- 3. That the debtor is to cure the arrearage set forth in paragraph two (2) above as follows:**
 - a. The debtor is to make a payment of \$855.00 by September 30, 2018 or Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Wilfredo Ramirez upon filing a certification of default with the Court and serving it on the debtor and her attorney.**
 - b. Following the payment set forth in paragraph 3(a) above, the debtor is to cure the remaining arrears by making her regular monthly payment of \$252.90 plus an additional \$310.30 (for a total monthly payment of \$563.20) for the months of September 2018 through February 2019.**
- 4. That commencing September 2018, if the debtor fails to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Wilfredo Ramirez upon filing a certification of default with the Court and serving it on the debtor and her attorney.**

(Page 3)

Debtor: Carmen Flores

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Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief and co-debtor relief under certain circumstances

- 5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Wilfredo Ramirez upon filing a certification that insurance has lapsed and serving such certification on the debtor and her attorney.**
- 6. That the terms of this Order above shall survive any conversion of this case to a case under any other chapter of the Bankruptcy Code.**
- 7. That the debtor is to pay Ally Financial a counsel fee of \$531.00 through her chapter 13 bankruptcy plan.**

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Carmen Flores
Debtor

Case No. 17-30193-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db +Carmen Flores, 3243 N. 47th Street, Pennsauken, NJ 08109-2105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Carmen Flores aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor Carmen Flores bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Jason Brett Schwartz on behalf of Creditor BMW Financial Services NA, LLC
jschwartz@mesterschwartz.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedpne.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9